



# DIFP

Department of Insurance,  
Financial Institutions &  
Professional Registration

## 2011

# Annual Report

**Jeremiah W. (Jay) Nixon**  
Governor

**John M. Huff**  
Director



### VIDEO

**Director John M. Huff**

on the responsibilities and duties of  
the Department of Insurance, Financial  
Institutions and Professional Registration.

## ACCOMPLISHMENTS / DIVISIONS

Leadership  
Top 10 accomplishments  
Responding to disasters  
Tornado recovery in Joplin  
Joplin tornado timeline  
Insurance Consumer Affairs  
Insurance Market Regulation  
Insurance Company Regulation

Administration  
Finance  
Credit Unions  
Professional Registration  
National leadership

## PROTECTING MISSOURI CONSUMERS DURING A CHALLENGING YEAR

NEXT >>>



# Leadership: A three-tiered mission

As the department that regulates insurance companies, the banking, lending and credit union industries and licensed professionals in Missouri, our fundamental mission is three-tiered:

- ① Protect Missouri consumers.
- ② Encourage a competitive marketplace.
- ③ Strengthen state-based regulation.

## DEPARTMENT LEADERSHIP TEAM



**Jim McAdams**  
Deputy director



**Travis Ford**  
Communications director



**Melissa Palmer**  
Legislative coordinator



**Matt Barton**  
Insurance Consumer Affairs director



**Angela Nelson**  
Insurance Market Regulation director



**Fred Heese**  
Insurance Company Regulation director



**Grady Martin**  
Administration director



**Rich Weaver**  
Finance commissioner



**Ken Bonnot**  
Credit Unions director



**Jane Rackers**  
Professional Registration director

### Serving and protecting consumers affected by disasters

The incredible devastation to lives and property in the Joplin area has drawn the attention of Missouri, the nation and indeed the world. And while our everyday demands of regulation must go on, the recovery and rebuilding of Joplin has dominated much of our work since the EF-5 tornado struck on May 22.

There is much to talk about when it comes to the leadership our teams have provided for the Joplin area. That's why we've devoted two pages to it in the 2011 Annual Report.

I can't begin to tell you how proud I am of the work done by the professionals in every division of DIFP. They protect consumers every day, but they have gone far beyond the call of duty in response to the single



“ Our divisions have gone far beyond the call of duty in responding to the Joplin tornado and other natural disasters during this challenging year. ”

>>> Director **John M. Huff**

worst catastrophe Missouri has ever seen. We have worked with insurers, bankers, consumers, city and federal officials and countless other parties as we continue to assist in this recovery.

### Enhancements to consumer protection laws

While no one saw the unprecedented natural disasters coming, 2011 also brought some changes we did expect,

namely in the form of new consumer protection laws.

The Missouri Board of Healing Arts, which licenses and disciplines doctors and other health care providers, has stronger authority to crack down on doctors who violate Missouri laws and regulations. The new law signed by Gov. Jay Nixon also allows the board to release more information to the public about doctors. Patients can now learn about their

doctor's medical school and specialty, such as oncology or family practice.

One area of emphasis was the implementation of a new autism law, which requires health insurance companies to cover the best-known treatment for autism, applied behavior analysis therapy. Our implementation was so successful and helpful to consumers that Autism Speaks, the nation's largest advocacy group for autism, presented our department with an award – the first of its kind – for exceptional efforts on behalf of individuals with autism.

In the pages that follow, you'll see that while 2011 was a challenging year in many ways, we successfully fulfilled our three-tiered mission of protecting consumers, encouraging competitive markets and enhancing state-based regulation.

### Leadership

Top 10 accomplishments

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# Top 10 Accomplishments of 2011



DIFP consumer services representatives advise consumers in Joplin just days after the tornado struck.

## 1 Joplin tornado response

The Joplin tornado is the largest insurance event in Missouri history, with \$1.3 billion in claims paid by year's end and an estimated insurance payout approaching \$2 billion. Missourians affected by the Joplin tornado have been a top priority for DIFP, which has marshaled resources to serve consumers and deployed a full-time insurance regulator to Joplin. With DIFP's help, tornado victims who filed complaints have received \$4.5 million in extra claims payments from their insurance companies.

## 2 Record consumer recoveries

**\$21M** Due in large part to natural disasters throughout Missouri, DIFP has returned a record amount of money to consumers who filed complaints against their insurance companies. Recoveries stand at \$21 million, compared to 2009's record amount of \$14.6 million. Consumers made 12,460 complaints, compared to 7,692 in 2010.

## 3 Effective implementation of autism insurance mandate

DIFP teams have spent much of 2011 implementing Missouri's new autism insurance law, signed by Gov. Nixon in 2010. The department has helped providers and insurers work through billing and coding issues, created substantial online educational materials for providers and parents, and licensed 123 behavior analysts through the Professional Registration Division.

Autism Speaks, the nation's largest advocacy group for autism, awarded DIFP for exceptional efforts on behalf of individuals with autism at its annual Autism Law Summit in October. And DIFP hosted 80 treatment providers, insurers and advocates at the 2011 DIFP Autism Provider Summit, featuring the Governor as keynote speaker.



DIFP Legislative Coordinator Melissa Palmer, left, and Insurance Market Regulation Division Director Angela Nelson, right, accept an award from Autism Speaks' Lorri Unumb.

## 4 Leading bank chooses to become Missouri's largest state charter

The Division of Finance saw assets of state-chartered banks grow dramatically this spring when it approved Commerce Bank's application to convert its national charter to a state charter. Commerce became the division's largest regulated bank, with assets of \$18 billion. Assets of state-chartered banks have jumped by 30 percent: from \$71.5 billion to \$93.1 billion.



## 5 Tougher regulations for doctors

The new law governing physicians, signed by Gov. Nixon in 2011, has been implemented at a brisk pace: After a series of newspaper articles, a legislative package came together quickly, the bill was passed and signed, IT enhancements were made to the Board of Healing Arts website and rules were quickly drafted and filed.



Nurse licensing fees will help fund expanded nurse education programs at Missouri colleges and universities.

## 6 Caring for Missourians

Recommendations by the State Board of Nursing resulted in Gov. Nixon's December announcement of \$1 million in state grants to seven colleges and universities to enhance nurse education programs. The initiative, part of the Caring for Missourians program, was created in 2011 legislation signed by the Governor and is funded by nurse licensing fees paid to the board.



# Top 10 Accomplishments of 2011



CLAIM Program Director Carol Beahan, right, advises Rep. Joe Fallert on Medicare questions. To the left is Tracey Wetzel, lead trainer for CLAIM. DIFP and CLAIM representatives, along with other agencies, provided information to legislators and their staff.

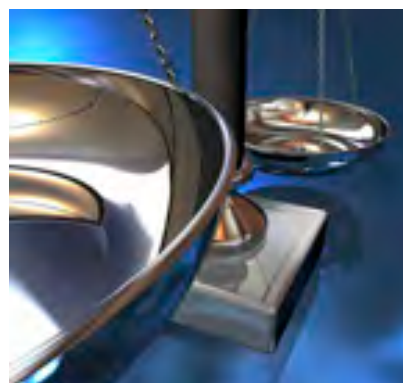
## 7 Medicare counseling program jumps in national ranks

Missouri's CLAIM Program, which provides free counseling to Missourians with Medicare, has achieved a significantly higher ranking from Medicare. Thanks to a renewed emphasis and better tracking of consumers assisted, CLAIM's national ranking jumped nearly 20 positions in 2011. For the past several years, the ranking had been near the bottom nationally.

## 8 New law modernizes credit union regulation

A new law, signed by Gov. Nixon in 2011, brought needed updates to the statutes enforced by the Division of Credit Unions. Passed unanimously by the Missouri Senate and House, the law moves regulation of credit unions more in line with Missouri's banking regulations, including investigative power and removal of officers and employees for wrongdoing.

The legislation marked the first comprehensive update of credit unions law in 40 years. The new regulations come at a time of growth for state-chartered credit unions in Missouri, which topped \$10 billion in assets for the first time in Missouri history.



## 9 DIFP unites consumers with missing life insurance policies

By leveraging new technology announced in October, DIFP now offers help to consumers trying to find missing life insurance policies for deceased loved ones. DIFP will accept search forms from the public, then send the policyholder information electronically to licensed life insurers in Missouri for a potential match. The first match united a woman with life insurance benefits from her father, who died in 2008.

## 10 Innovative agreement protects 41,000 customers of rural insurer affected by tornado

Thanks to an agreement between DIFP, Missouri Farm Bureau and the state Property and Casualty Guaranty Association, 41,000 insurance policyholders in southwest Missouri have been protected. They are customers of the Barton County Mutual Group, an insurer that became insolvent after Joplin tornado claims.

A Barton County judge approved a DIFP proposal in which Farm Bureau lends the group \$14 million and takes over operations. The move saves the Guaranty Association (and ultimately taxpayers) the burden of covering the group's unpaid claims and saves 41,000 consumers from having to find new coverage on their homes and businesses.







# Responding to disasters



1

## Tornadoes

### DIFP divisions rally for victims

The year 2011 was, at times, destructive, tragic and expensive. In addition to having a profound impact on Missouri consumers, the unprecedented disasters affected every division of DIFP, through:

- Handling of consumer questions and complaints.
- Regulation of health care providers, who came from all over to help those in need.
- Encouraging banks to give relief to mortgage holders with property damage.
- Monitoring of insurance company performance and solvency.



PHOTOS

- 1 DIFP team member Sam Hicks reads messages left on the wall of a destroyed home in Joplin.
- 2 Charlotte Onstott and Dennis Fitzpatrick help a victim at the Recovery Roundup.
- 3 Julie Hesser assists consumers four days after the Joplin tornado.

- 4 Four months after the tornado devastated Joplin, DIFP hosts a Recovery Roundup to help consumers still experiencing insurance issues. A team of DIFP regulators, several other agencies and insurance companies gathered to help consumers.
- 5 Three DIFP staff members help St. Louis-area consumers with questions about recovery from the April 22 tornado on Fox 2's phone bank.

Consumer complaints lead to additional claims payments

Joplin  
\$4.5 million

St. Louis  
\$640,000

Sedalia  
\$250,000

## Flooding



A DIFP team helps southeast Missouri flood victims with recovery questions.

### DIFP team advises flood victims in five locations

Members of the Insurance Consumer Affairs Division provided guidance and resources to consumers affected by flooding in southeast Missouri in early May.

The community response events were organized by Gov. Nixon and held in Poplar Bluff, Sikeston, Charleston, New Madrid and Caruthersville.



Gov. Jay Nixon speaks at a community meeting in Sikeston.



DIFP

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# Tornado recovery in Joplin

● Largest insurance event in Missouri history.    ● \$1.3 billion in claims paid as of Dec. 31, 2011.







# Joplin tornado timeline

**May 22:** A deadly EF-5 tornado strikes at 5:41 p.m., killing 161 and destroying or damaging 8,000 homes and buildings.

**May 23:** DIFP launches Web page with claim and complaint guidance for consumers, as well as toll-free phone numbers and mobile claims unit addresses for insurers.



**May 24:** The state Board of Pharmacy releases guidelines to affected pharmacies on maintaining drug inventory. Procedures are given for opening temporary pharmacies during a disaster.

**May 25:** Division of Finance Commissioner Rich Weaver sends a letter to Joplin-area banks encouraging them to work with homeowners hard hit by the tornado. The division and FDIC encouraged banks to extend repayment terms, restructure loans and ease terms for new loans.

**May 26:** DIFP sets up shop at Missouri Southern State University to help residents and businesses with insurance questions.



Director John Huff, left, advises a consumer with insurance questions.

**May 26:** Director John Huff, with a Highway Patrol escort, visits insurers' mobile claims units. "For consumers with property damage, the time to act is now," Huff says.

**May 26:** Gov. Nixon issues an executive order that restricts the activities of public adjusters, prohibits cancellation or non-renewal of policyholders in Jasper and Newton counties, and requires insurers to provide free copies of policy documents.

**June 1:** DIFP announces 17,000 insurance claims have been filed.

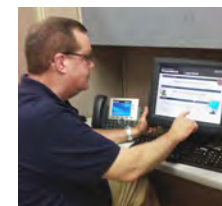
**June:** DIFP works with FEMA and city officials to establish standards consistent with homeowners policies to allow for expedited debris removal.

**June 7:** DIFP staffs the new state Resource, Recovery & Rebuilding Center, which is opened today by Gov. Nixon.

**June 23:** Credit Unions Division Director Ken Bonnot visits the three state-chartered credit unions in Joplin to assess damage.



**July 20:** A Joplin radio talk show features Communications Director Travis Ford, who encourages consumers to report their insurance coverage and claim problems to DIFP.



**Aug. 22:** DIFP offers a self-service kiosk for Joplin consumers in the Resource, Recovery & Rebuilding Center.

**Sept. 13:** DIFP announces insurance claim payments reach \$1 billion.

**Nov. 28:** DIFP issues bulletin to insurers saying Joplin homeowners need more time to rebuild. Enforcing rebuilding deadlines of less than one year could be unreasonable and may subject the insurer to enforcement action.

**Dec. 31:** Following complaints made to DIFP, **\$4.5 million** in consumer recoveries has been returned to tornado victims.

## DIFP HOSTS RECOVERY ROUNDUP



DIFP's team of regulators help consumers with insurance issues.



**Sept. 24:** A DIFP team hosts a daylong Recovery Roundup at Missouri Southern State University to help Joplin residents dealing with insurance and financial issues. Among the agencies offering help 120 days after the

tornado: Missouri Division of Finance; Board of Architects, Professional Engineers, Professional Land Surveyors and Landscape Architects; Missouri Department of Economic Development; FEMA; Joplin Public Works Department; and Consumer Credit Counseling. Insurance companies also were on hand to help DIFP address consumer concerns.



Rob Reichart and Charlotte Onstott help consumers.



The youngest visitors check out a Joplin fire truck.





# Insurance Consumer Affairs Division

- Helps consumers resolve complaints and inquiries.
- Provides information on insurance policy questions.
- Investigates insurance agents, public adjusters and bail bond agents suspected of violations.
- Provides insurance education and outreach activities to Missouri consumers.

## DIVISION STRUCTURE

### Consumer Services Section

This section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

This section provides consumer education about insurance products through the department's website, by providing on-site counseling after major storms and by participating in outreach events throughout the state. It also provides counseling and other resources to individuals and employers to assist them with shopping for health insurance.

### Insurance Consumer HOTLINE



**800-726-7390**

Consumers with questions can call the Insurance Consumer Hotline or visit **insurance.mo.gov**

TDD line for hearing impaired: 573-526-4536

#### How we can help

- Take your complaint
- Verify an agent's license
- Get help understanding an insurance policy

### Investigations Section

This section handles complaints against insurance agents and agencies, bail bond agents and public adjusters.

To discipline an agent, the department in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, the department can suspend or revoke licenses, put a licensee on probation or order continuing education.

The section also investigates unlicensed activity and reviews agent license applications.

### New state laws will protect consumers after disasters

Two new laws signed by Gov. Nixon in 2011 will further protect insurance policyholders:

#### Repair contractors working with homeowners

**SB 101:** Contractors who perform roof or other residential exterior work cannot offer to pay a homeowner's insurance deductible to get the job. They also cannot negotiate an insurance claim on behalf of a homeowner. Many times, contractors call themselves "insurance claims specialists," which can confuse consumers on the roles of insurance adjusters and repair contractors.

#### Insurance claims handling

**SB 132:** Missouri law now forbids city and county governments from restricting insurance companies trying to provide claims services to storm victims. In 2011, some local ordinances prevented insurers from setting up mobile command centers in areas hit by storms.



## 2011 STATS

### Consumer Services Section

- Consumer restitution recovered: \$19.2 million
- Consumers assisted by phone: 21,251
- Formal complaints and inquiries opened: 12,460



### Investigations Section

- Agent investigations conducted: 1,788
- Actions against agents: 109



### Top 5 Consumer complaints

#### BY TYPE OF INSURANCE

Health	1,048
Auto: private passenger	845
Homeowners	635
Life and annuity	289
Auto: commercial	70

#### BY REASON

Claim denial	916
Claim delay	647
Unsatisfactory settlement	511
Billing	148
Adjuster handling	128





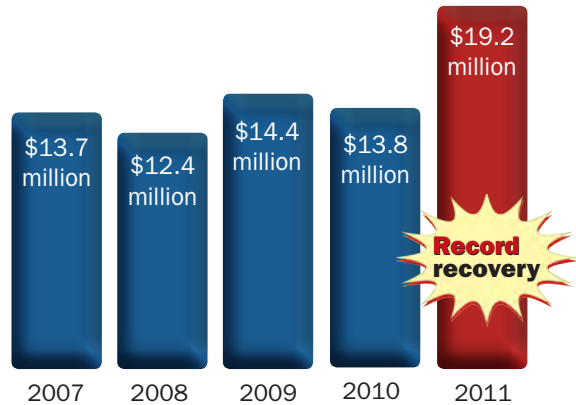
# Insurance Consumer Affairs Division

## 2011 ACHIEVEMENTS

### Consumer Affairs Division recovers record amount for 2011

The division obtained record recoveries of \$19.2 million for consumers in 2011. The previous record was set in 2009, when recoveries hit \$14.4 million.

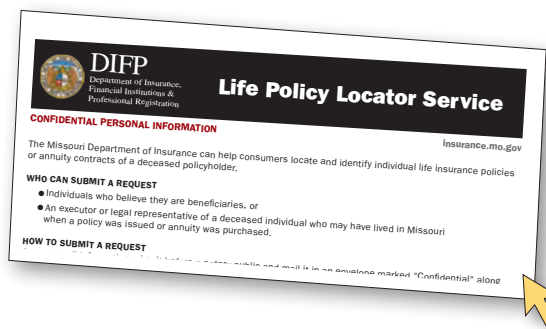
More than one-fifth of this year's total has gone to consumers affected by the Joplin tornado. Also increasing dramatically are consumer complaints, which were up 62 percent over 2010.



### New Life Policy Locator service helps consumers find policies of deceased loved ones

The division in November created a Life Policy Locator service to help consumers locate benefits from life insurance policies or annuity contracts purchased in Missouri.

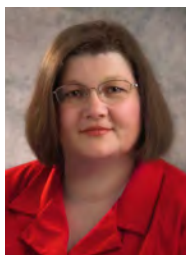
Individuals who believe they are beneficiaries, as well as executors and legal representatives of the deceased person, may submit a search request form. Requests are forwarded to life insurance companies, which will



then contact the beneficiary if a policy is located. By the end of 2011, of the 46 searches requested, the division recovered \$24,591 for consumers.

### Consumer services rep named State Employee of the Month

The division's Suzie Comstock was named the January 2011 State Employee of the Month. She is a consumer services specialist II, handling consumer complaints regarding life and health insurance.



She also was DIFP's insurance employee of the fourth quarter for 2010. Suzie has

worked here for six years.

"Employees like Suzie are invaluable to our department and Missouri consumers," said Director Huff. "Health insurance can be complicated and expensive, and consumers have more questions than ever before about their coverage."

### From students to seniors DIFP educates consumers



- Investigator Sheri Sloan talks to Jefferson City High School students about insurance. Students also viewed an electronic presentation on auto insurance.
- Communications intern Kenny Gerling hands out Medigap guides to seniors attending AARP's Summerfest.
- Division Director Angela Nelson, right, explains complaint information to legislative assistants at the Capitol. She and representatives of other state agencies talked with legislators and their staff about how they assist constituents with insurance questions and complaints.
- Senior office support assistant Lori Eggen distributes information at the Missouri Institute on Minority Aging conference at the Lake of the Ozarks.





# Insurance Market Regulation Division

- Reviews insurance policies, rates, products and marketing strategies for compliance with Missouri law.
- Performs market conduct examinations to ensure fair treatment of policyholders and compliance with Missouri law, and monitors the marketplace.

## DIVISION STRUCTURE

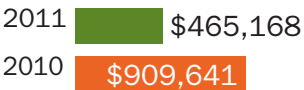
### Market Conduct Section

Unlike the Consumer Affairs Division, which handles individual complaints, the Market Conduct Section explores deep into the operations of insurance companies suspected of violating Missouri laws. Violations found during exams and investigations may result in fines and restitution to policyholders. Fines and penalties go to the Missouri State School Fund.

#### Market conduct consumer recoveries



#### Market conduct company fines



### Property and Casualty Section


This section reviews policies and rates for auto, homeowners, title, workers' compensation, commercial property, credit, malpractice insurance and more.

If DIFP finds violations in filings, insurance companies are notified. In 2011, 1,754 filings were corrected through this process.

#### Property & Casualty/2011

- Form & rate filings reviewed
- Filings corrected





### Robust insurance market

- At a record \$29.9 billion, insurer premium volume in Missouri is on the doorstep of the \$30 billion milestone.
- The Missouri insurance market ranks 37th in the world, exceeding many countries including Argentina and Norway.
- Two Missouri-based reinsurers, RGA Reinsurance Co. and Generali USA, comprise nearly 42 percent of the national market share for life reinsurance.

### Life and Healthcare Section

This section pre-approves all life and health insurance policy forms sold to Missouri consumers. This prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others.

Medigap rates must be approved by the section. The section enforces HIPAA, as well as the

Small Employer Health Insurance Availability Act, which protects small businesses.

#### Life & Healthcare/2011

- Form & rate filings reviewed
- Letters of violations



#### Companies offering coverage in Missouri at beginning of the year

	2010	2011		2010	2011
Homeowners	120	133	HMOs	20	21
Auto	220	210	Long-term care	103	102
Comprehensive health (excludes HMOs)	91	83	Medical malpractice	41	41
Life & annuities	434	427	Workers' comp	290	303

### Statistics Section

This section creates databases, publishes reports on various insurance markets in Missouri and monitors the availability and affordability of insurance coverage in the state. Extensive data on insurance companies doing business in Missouri can be found on the department's [website](#).

#### DIFP annually prepares reports on:

- Consumer Complaint Index
- Market Share
- Homeowners Insurance
- Private Passenger Automobile
- Medical Malpractice
- Real Estate Malpractice
- Legal Malpractice
- Product Liability
- Life, Accident & Health Supplement Data
- Mortgage Guaranty Insurance
- Property & Casualty Supplement





# Insurance Market Regulation Division

## 2011 ACHIEVEMENTS

### Training provided for health care providers, insurers

DIFP hosted the Autism Provider Summit in Jefferson City, which was attended by over 80 health care providers, insurers and parents of children affected by autism.

A DIFP team gave a primer on the new law and its requirements for insurance companies and updates on licensing of behavior analysts. Participants also heard from insurers and autism treatment providers on

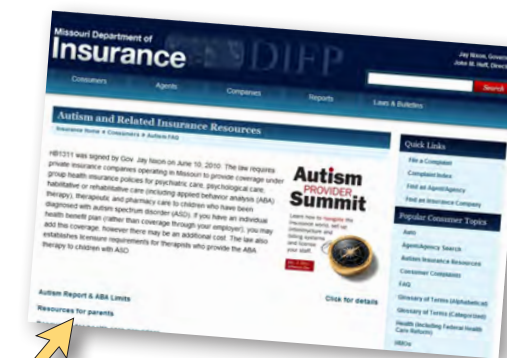


best practices when filing insurance claims.

Gov. Nixon, who signed the law in 2010, praised the efforts of DIFP, providers and insurers for working together during a smooth first year of implementation. The law requires health insurance companies to cover the best-known treatment for autistic children, applied behavioral analysis, up to \$40,000 per year.



Gov. Nixon speaks at the summit. About 80 participants learned about navigating the insurance world, setting up infrastructure and billing systems, and licensing their staff.



See our autism resources page:  
[insurance.mo.gov/consumers/autismFAQ](http://insurance.mo.gov/consumers/autismFAQ)

### Autism coverage stats

In 2011, the first year of the new autism law:

- 1.3 million Missourians were covered by a health plan that offers coverage for autism therapies.
- 3,805 Missourians received autism treatment that was covered by their health plans.
- Claims for autism-related treatments totaled \$4.3 million, just .1 percent of health insurance company claims for the year.

### Workers' compensation insurance in Missouri – more competitive than ever

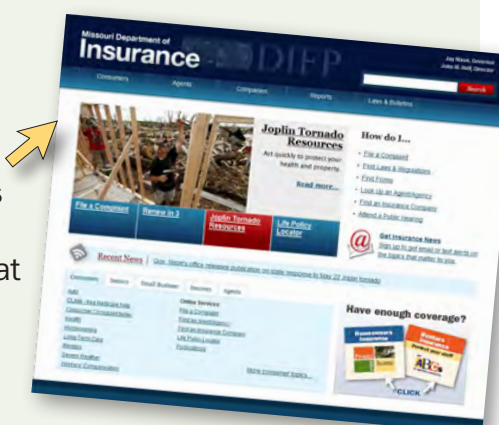
There were eight more companies offering workers' comp coverage at the beginning of 2012 than a year ago.



- The number of companies offering coverage continues to grow, giving Missouri employers more choice than ever before in selecting an insurance plan.
- Missouri businesses are paying less for coverage than in 1994.
- DIFP and industry analysts have predicted decreases in overall claims payments (loss costs) for six consecutive years.
- The frequency of on-the-job injuries has declined for 15 straight years, with a total reduction of 50 percent during that time.

[insurance.mo.gov](http://insurance.mo.gov)

The insurance divisions launched a new streamlined website that increases usability and focuses on driving and retaining traffic.



Leadership  
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# Insurance Company Regulation Division

- Monitors and analyzes the financial condition of insurance companies licensed in Missouri to ensure they can pay claims.
- Certifies and collects premium taxes due to the state.

## DIVISION STRUCTURE

### Financial Exam Section

This section performs examinations of insurance companies headquartered or incorporated in Missouri. These are known as domestic insurers.

#### Exam time

DIFP analyzes quarterly financial statements from insurance companies doing business in Missouri. In addition, the department conducts comprehensive financial examinations:

- The division examines Missouri-based (domestic) insurers every three to five years.
- Missouri's county and farm mutuals are examined at least every five years.
- Out-of-state (foreign) and international (alien) insurers are examined by regulators in their jurisdiction.

### Financial Analysis Section

This section monitors the solvency and legal compliance of all insurance companies doing business in Missouri. At year's end, there were 1,900 insurance companies licensed in Missouri.

### Admissions Section

This section issues licenses, known as certificates of authority, to insurance companies doing business in Missouri. The section issues a license after financial and policy analysts review a company's financial health, proposed forms and history.

The section also enforces laws governing 1,625 regulated entities. These are not insurance companies, but they provide some type of insurance-related product. Examples are providers of service contracts for motor vehicles and homes, discount medical plans and third-party administrators.

### Taxation Section

This section determines premium taxes, which insurance companies pay in lieu of income taxes. Insurers file tax returns with DIFP by March 1. After auditing the returns, the department informs the state Department of Revenue the tax due from each company.

The Missouri premium tax rate is 2 percent. These taxes go to general

revenue and state school funds.

This section also regulates surplus lines insurers, including the placement of policies and premium tax owed. Surplus lines companies are not licensed insurers, but they provide coverage not typically available in the commercial market. Examples include coverage of shipping, entertainment events, antique cars and terrorism.

Tax collections (fiscal year)	FY 2009	FY 2010	FY 2011
Premium sales	\$209.9M	\$222.6M	\$216.4M
Workers' compensation	8.7M	12.5M	12.4M
Surplus lines	21.9M	23.0M	22.2M
Captive insurance companies	118,473	489,388	642,871
Tax credits (on premium tax only)	75.4M	74.6M	74.4M



### Captive Insurance Section

A captive insurer provides in-house insurance coverage for its parent company. It is designed to complement existing insurance coverage as part of the business's overall risk management strategy.

Captives also provide benefits to the state: Each captive pays premium tax for the business it writes, and captives can create jobs for service providers they employ such as lawyers, accountants, consultants and actuaries.

Licensed Missouri captives handle life reinsurance, workers' compensation deductibles, group health and more. About 99 percent of captive premium volume is reinsurance.

**John Rehagen, CFE**, directs Missouri's Captive Insurance Program. Companies interested in creating captive operations in Missouri may contact:  
[John.Rehagen@insurance.mo.gov](mailto:John.Rehagen@insurance.mo.gov)  
 573-522-2563  
[insurance.mo.gov/captive](http://insurance.mo.gov/captive)





# Insurance Company Regulation Division

## 2011 ACHIEVEMENTS

The division’s primary focus for 2011, as with the past several years, was close monitoring of the solvency of Missouri domestic insurance companies. Insurers, like banks and credit unions examined by DIFP, continue to combat challenges resulting from the economy of the past four years. This year was an especially challenging one for property and casualty insurers due to the large number of natural disasters, including the Japan earthquake and tsunami.

### Innovative agreement prevents liquidation of insurer

Thanks to an agreement between DIFP, Missouri Farm Bureau and the state Insurance Guaranty Association, 41,000 insurance policyholders in southwest Missouri have been protected. They are customers of the Barton County Mutual Group, an insurer that became insolvent after Joplin tornado claims.

Under a court-approved proposal submitted by DIFP, Farm Bureau lends the group \$14 million and takes over operations. The move saves the Guaranty Association (and ultimately taxpayers) the burden of covering the group’s unpaid claims and allows policyholders to keep their residential and commercial insurance coverage.

### RECEIVERSHIP PROCESS

When an insurer is in danger of insolvency, the division can go to court to ask that the company be placed in receivership. Two insurers were placed in receivership in 2011. Receivership protects policyholders by placing a company under the full control of the DIFP director.

This process is overseen by DIFP’s Receivership Section, which manages 19 insurance companies in rehabilitation or liquidation. Claims of companies in receivership are covered by the Missouri Insurance Guaranty Fund, which pays claims for insolvent insurers.

### Insurance company changes

	'09	'10	2011
New insurance companies admitted	41	25	29
New non-insurance companies admitted	85	51	47
Mergers	19	13	16
Lines of authority added	14	13	10
Company withdrawals	29	10	11



### Telepresence saves money, time

The division is using technology to bring together experts and DIFP financial examiners and analysts from the St. Louis, Kansas City and Jefferson City offices to reduce travel expenses. The division used the state’s new “Telepresence” videoconferencing system for a seminar put on by the National Association of Insurance Commissioners. “Telepresence is the next best thing to an in-person group meeting,” says division Director Fred Heese.

### Captive insurance premiums again top \$1 billion

The Captive Insurance Section continues to grow. In 2011, the number of licenses issued increased by eight to 19. Captives again topped the \$1 billion mark in premium volume and produced over \$1 million in premium tax in 2011.



	Written premium	Total captives	Licenses issued
2011	\$1.7B	19	8
2010	\$1.5B	11	6
2009	\$1.1B	6	3
2008	\$123M	3	1
2007	\$30M	2	2

### 2011 STATS

#### Financial Analysis Section

- Insurance premium sales: **\$29.9 billion**
- Total capital and surplus: \$948 billion
- Total admitted assets: \$4.8 trillion



#### Financial Admissions Section

- Total licensed insurance companies: 1,900
  - Domestic (Missouri) insurers: 209
  - Foreign (out-of-state) insurers: 1,559
  - Alien (non-U.S.) insurers: 132
- Registered entities (non-insurance companies regulated by DIFP): 1,625

#### Taxation Section

- Missouri premium tax rate: 2%
- Premium taxes paid to general revenue and state school funds: \$229 million

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# Administration Division

- Protects consumers by licensing insurance agents, bail bond agents and public adjusters. Licensing includes review of qualifications, education, criminal history and compliance with Missouri law.
- Provides administrative support to all divisions of DIFP, including accounting, human resources, budget and information technology.

## DIVISION STRUCTURE



Insurance Licensing Manager Brenda Otto visits with an agent at the Missouri Association of Insurance Agents Small Agency Conference.

### Licensing Section

This section licenses insurance and bail bond agents doing business in Missouri. Discipline of licensees is handled by the department's Consumer Affairs Division.

### CLAIM Program

The division oversees the CLAIM Program, which provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DIFP and Medicare. Consumers can visit [missouricclaim.org](http://missouricclaim.org) or call 800-390-3330.



<b>FY 2012 budget: \$40.1 million</b>	Insurance divisions: \$16.7 million Professional Registration: \$14.2 million Finance: \$8 million Credit Unions: \$1.2 million
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### Human Resources Section

This section administers employee pay and benefits, develops and implements employee policies and procedures, recruits applicants and trains employees.

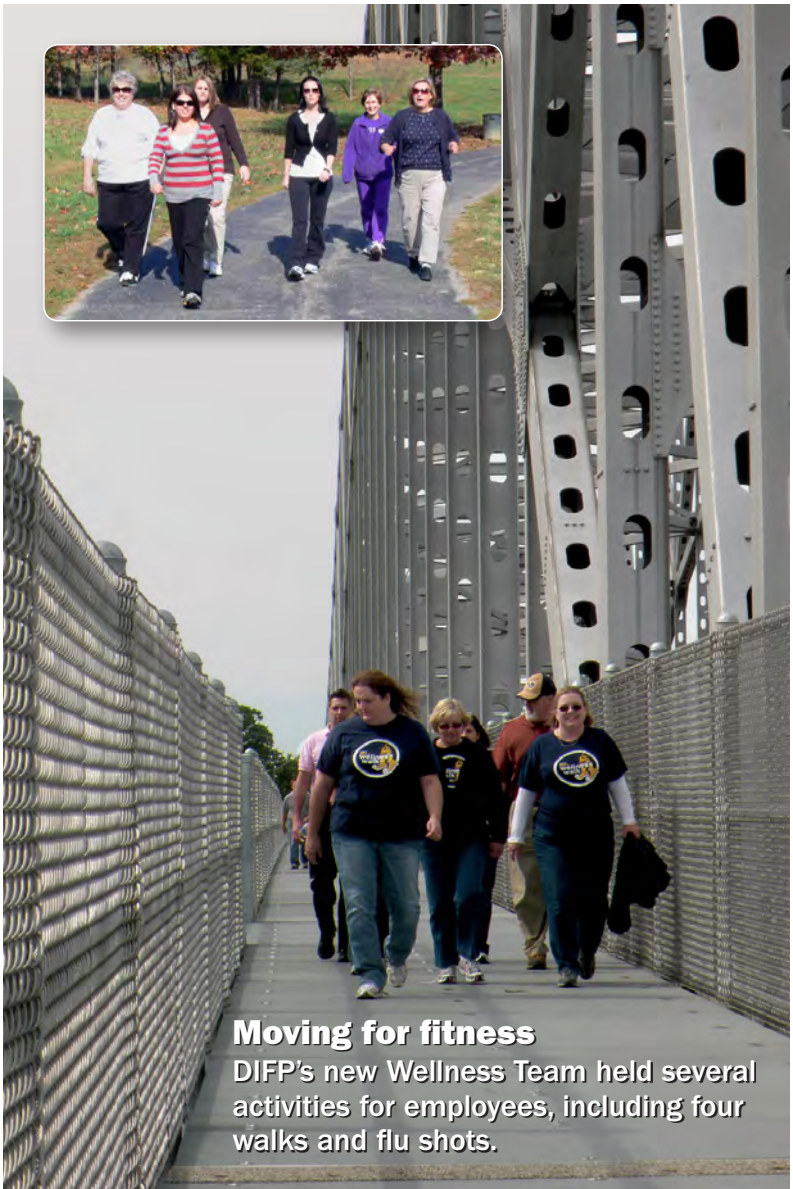
### Budget Section

DIFP's fiscal year 2012 operating budget is \$40.1 million with 583 full-time employees.

The department receives no general revenue and is funded through fees from industries the department regulates.

### Fiscal Services Section

This section is responsible for the fiscal management of state insurance funds, including accounts payable, accounts receivable, contracts and procurement, as well as support functions such as mail room, inventory and fleet management.



**Moving for fitness**  
DIFP's new Wellness Team held several activities for employees, including four walks and flu shots.

2011 STATS		Record number			
<b>Total licensees in December 2011: 143,017</b>		(Up 6 percent from 2010)			
Insurance producers (agents)	127,368	General bail bond agents	135	Public adjusters	106
Business entity producers (agencies)	12,844	General bail bond corporations	10	Public adjuster solicitors	9
Bail bond agents	842	Surety recovery agents	42	Public adjuster corporations	31
				Surplus lines producers	1,409
				Organizational credit business entity providers	209
				Temporary title producers	12



# Administration Division

## 2011 ACHIEVEMENTS

The Insurance Licensing Section continues to see growth in the number of agents who apply for and renew their licenses online, which greatly speeds up the processing time for applications.

In 2011, 81 percent of agents renewed electronically. That number was 49 percent in 2008.

**insurance.mo.gov/renewin3**

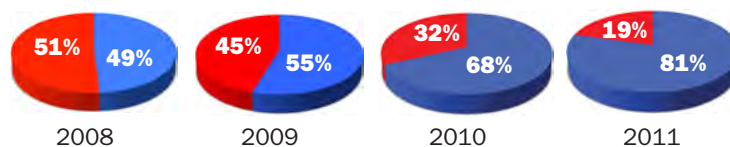
allows insurance agents to file and renew online in three easy steps.



### More licensees filing, renewing online

Online Mail

The percentage of insurance agents applying electronically has increased from 49 percent in 2008 to 81 percent in 2011.



Front from left: Tamara Kopp, Anna Brockes, Lori Eggen, Leslie O'Rourke and Travis Ford. Back: Eric Weddle, David Owen, Brian Veit and Grady Martin.

### Team focuses on wellness

DIFP created a Wellness Team charged with planning wellness-related activities for employees. All divisions are represented.

The department held four wellness walks, gave flu shots and opened a Wellness Room for staff to monitor their vital signs.

## Medicare counseling program jumps in national ranks

Missouri's CLAIM Program, which provides free counseling to Missourians with Medicare, has achieved a significantly higher ranking from Medicare. Thanks to a renewed emphasis and better tracking of consumers assisted, CLAIM's national ranking among states jumped nearly 20 positions this year.



August Dudenhoeffer, left, speaks with Director John Huff during a CLAIM open enrollment event in Jefferson City. In the center is CLAIM Manager Jim Day.

### CLAIM held over 100 open enrollment events across Missouri in the fall of 2011. Among the consumers helped:

- A St. Louis woman came in with four insurance plans. A CLAIM counselor pointed out that she was significantly over-insured. The woman canceled all four policies and switched to more suitable plans. Savings: \$2,532 a year.
- A St. Louis retiree was paying \$1,200 per month for health coverage through his former employer. A counselor showed that he and his wife would be better off buying a combination of Medicare plans. They did. Savings: \$7,200 per year.



**missouricclaim.org**  
800-390-3330

## New licensing requirements to protect car, cellphone owners

Two new laws, signed by Gov. Nixon in 2011, put new protections in place for two industries, taking effect Jan. 1, 2012.

- Many sellers of motor vehicle extended service contracts now must have an insurance license. These contracts are purchased by consumers to cover auto repairs after their factory warranty expires. Licenses had been issued to 947 individuals and businesses shortly after the law took effect.
- A portable electronics license is now required for wireless communications providers in Missouri who sell insurance coverage on wireless devices, including mobile phones.

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# Finance Division

- Enforces laws for banks, trust companies, savings and loans, mortgage brokers and consumer credit lenders in Missouri.
- Assists consumers with complaints and inquiries.
- Analyzes the safety and soundness of financial institutions for Missouri depositors through financial examinations.

## DIVISION STRUCTURE


### Banks and Trust Section

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Banks can choose either a federal or a state charter, and about 90 percent of banks in Missouri are state-chartered.

Federally chartered banks are regulated by the Office of the Comptroller of the Currency. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates six state-chartered savings and loan associations. Federal savings institutions are regulated by the Office of the Comptroller of Currency.

**It's the law**

The Division of Finance analyzes financial statements from state-chartered banks and savings and loan associations each quarter. In addition, the division examines institutions rated satisfactory at least once every 18 months. Others are examined at least once every 12 months.



### We're No. 5

- Missouri ranks fifth in the nation in the number of state-chartered banks with 274.
- About 90 percent of Missouri banks are state-chartered.

### Consumer Credit Section

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters and companies that issue money orders, traveler's checks or transmit funds electronically.

The section also enforces anti-discrimination ("redlining") laws for state-regulated lenders and mortgage brokers. These laws prohibit discrimination in residential real estate loans based on property location, race, age, sex, marital status, religion or national origin of the borrower.

### Companies licensed by the Consumer Credit Section

Payday lenders	973
Consumer installment lenders	739
Small loan lenders	455
Title loan lenders	270
Motor vehicle time sales lenders	147
Missouri financing institutions	77
Premium finance companies	64
Companies that issue money orders, traveler's checks or transmit funds electronically	64
Debt adjusters	50
Credit service organizations	27

The section issues reports to the Governor on payday lending and redlining laws. They can be found at [finance.mo.gov](http://finance.mo.gov).

### Mortgage Licensing Section

This section regulates mortgage brokers and mortgage loan originators through licensing and investigation. A mortgage broker is a company; a mortgage originator is an individual employed by a mortgage broker.

Employees of banks and credit unions are exempt from licensing.

The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history).

## 2011 STATS

Companies and individuals regulated by Division of Finance: **6,638**

● State-chartered banks in Missouri: 274

● State-chartered savings and loan associations: 6

● Nondeposit trusts: 6  
● Mortgage brokers: 351

● Mortgage loan originators: 3,185

● Consumer credit lenders: 2,816

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# Finance Division

## 2011 ACHIEVEMENTS



### Protecting bank depositors through tough times

While the U.S. banking industry continues to deal with repercussions of the worst economic recession since the Great Depression, Missouri state-chartered banks saw numerous signs of improvement in 2011.

Bank profitability improved during the year, along with liquidity, and the percentage of delinquent loans is shrinking for the first time since the recession began in 2008.

While the division closed five state-chartered banks in 2010, just one bank closure occurred in 2011. The failed bank was acquired the same day by a solvent bank and there was no interruption of banking services to

customers: Each bank location opened for business the next day, customers were able to deposit and withdraw funds, use debit and ATM cards, make loan payments, do business at the branches and even use up existing stocks of checks. Most important, no depositor lost a cent due to the closing.

Close oversight and examination by the division ensured the safety of customer deposits in state-chartered banks, which are insured by the FDIC.



finance.mo.gov

Search for state-chartered banks, file consumer complaints

### \$18 billion Commerce Bank chooses to be regulated by DIFP

The Division of Finance saw assets of state-chartered banks grow dramatically in 2011 when it approved Commerce Bank's application to convert its national charter to a state charter.

Commerce became the division's largest regulated bank, with assets of \$18 billion. Farmers Bank of Northern Missouri in Unionville and First Missouri Bank in Brookfield were also approved to convert from national banks to state charters.

Assets of state-chartered banks in 2011 jumped by 30 percent – from \$71.5 billion to \$93.1 billion.

“ These requests are further evidence of the division's status as the preferred regulator and speaks powerfully to the strength of the state-based regulatory system.”

>>> Finance Commissioner Rich Weaver

### 2011 STATS



Bank assets, deposits and loans saw a big jump after Commerce Bank became a state-chartered bank this year. The number of banks has decreased since 2008 due to mergers and acquisitions.

	BANKS
2011	274
2010	275
2009	282
2008	291

	ASSETS
2011	\$93.1 billion
2010	\$71.5 billion
2009	\$80.4 billion
2008	\$76 billion

	DEPOSITS
2011	\$77.6 billion
2010	\$59.6 billion
2009	\$65.6 billion

	LOANS
2011	\$54.6 billion
2010	\$47 billion
2009	\$53.9 billion

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# Credit Unions Division

- Monitors the financial condition of state-chartered credit unions to protect depositors.
- Assists consumers with complaints and inquiries.

## DIVISION STRUCTURE

### Protecting Missouri depositors

This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the National Credit Union Share Insurance Fund, similar to the FDIC.

#### It's the law

The Division of Credit Unions analyzes financial statements from state-chartered credit unions each quarter. In addition, the division examines qualifying state-chartered credit unions at least every 18 months.



The Division of Credit Unions is an accredited agency through the National Association of State Credit Union Supervisors.

The division proactively performs

off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.

### Ken Bonnot confirmed as director of Credit Unions

The Missouri Senate on Jan. 18 unanimously confirmed Ken Bonnot's nomination by Gov. Nixon.



The Senate Gubernatorial Appointments Committee earlier recommended his confirmation. Bonnot has worked at the division since 1995, having served as deputy director since 2005. He had served as acting director since June 2009.

## 2011 STATS



Assets and deposits have increased while the number of credit unions has decreased due to mergers. Loan numbers remain even.

	CREDIT UNIONS	ASSETS	DEPOSITS	LOANS
2011	124	\$10.3 billion	\$8.8 billion	\$6.1 billion
2010	127	\$9.7 billion	\$8.4 billion	\$6 billion
2009	132	\$9.4 billion	\$7.9 billion	\$6.1 billion
2008	139	\$8.5 billion		

**Record assets**  
\$10 billion reached for first time in May

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# Credit Unions Division

## 2011 ACHIEVEMENTS

### Division reaccredited for five years

In April the Division of Credit Unions got a new five-year reaccreditation from the National Association of State Credit Union Supervisors.

The NASCUS accreditation process began in 1989, and the division got its first accreditation in 1990, making Missouri the third state with that designation. "I'm proud that our agency has been a leader in national accreditation," said division Director Ken Bonnot. "It's a tribute to the professional state regulators on our team and their commitment to protecting Missouri consumers."

A NASCUS team performed an on-site review in Jefferson City, looking at administration, examination and training and other areas. Accreditation must be renewed every five years, and the division has to submit annual evaluation



“ It’s a tribute to the professional state regulators on our team and their commitment to protecting Missouri consumers.”

>>> Division Director **Ken Bonnot**

reports to show it’s still meeting the national standards.

NASCUS works with and accredits state credit union regulators in Missouri and 14 other states.

**cu.mo.gov**

Search for state-chartered credit unions, file consumer complaints



### New laws for credit unions; assets at record high

**SB306:** A new law signed by Gov. Nixon brought needed updates to the statutes enforced by the division. The law moves regulation of credit unions more in line with Missouri's banking regulations, including investigative power and removal of officers and employees for wrongdoing.

The legislation marked the first comprehensive update of credit unions law in 40 years. The new regulations come at a time of growth for state-chartered credit unions in Missouri, which topped \$10 billion in assets for the first time in Missouri history.

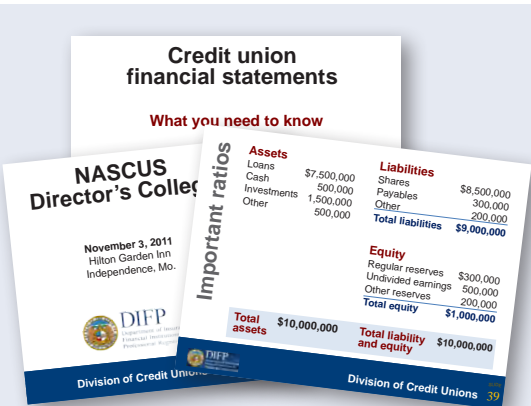
### Division of Credit Unions hosts training seminar

The Credit Unions Division along with the National Association of State Credit Union Supervisors hosted the first Missouri Directors College in Independence in November.

The college provided compliance and education to about 50 participants, including boards of directors and managers of credit unions.

Division Director Ken Bonnot made a presentation on the regulatory

expectations of a director and gave an overview of the credit union landscape in the state. Senior examiner Todd Willoughby walked attendees through a financial statement review and critical balance sheet ratios.



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# Professional Registration Division

- Protects consumers by licensing professionals and companies to ensure they meet the requirements of Missouri law. Licensing includes review of qualifications, education and criminal history.
- Processes applications, determines qualification and conducts investigations into potential misconduct for 243 professions, including doctors, nurses, funeral homes, CPAs and architects.

## DIVISION STRUCTURE

### Board licensing, discipline

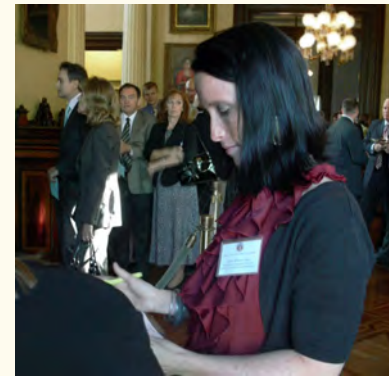
Licensing and discipline are handled by 40 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. The division's 243 board members are appointed by the Governor with the consent of the state Senate for terms established by statutes governing each board. The division receives no general revenue and is fully funded by the fees paid by licensees.

The division's Administrative Unit includes the division director and provides human resources, budget, legislation, information technology and other functions to all boards.

Some boards have dedicated investigators and inspectors, while others use the division's Central Investigative Unit. These teams respond to complaints about licensees and inspect salons, barber shops, funeral homes, tattoo shops and other facilities to check for compliance with state laws and regulations.

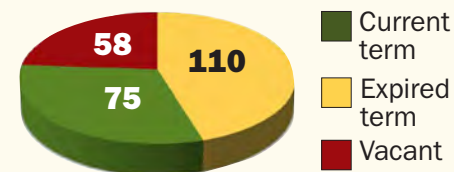


**Left:** Division Director Jane Rackers, center, visits with new Dental Board member Deborah Polc and her husband, Douglas. **Right:** Laura Munsterman signs in new members who attended training and a reception.



### Board member status

The division and Governor's Office fill vacancies and replace board members whose terms have expired. There are 243 professional licensing boards.



Qualified, energetic professionals interested in serving on a professional licensing board are encouraged to complete an application at [governor.mo.gov/boards](http://governor.mo.gov/boards)

See who else is "giving back" to Missouri. Look for the [newsletter link](#) to Giving Back.

### pr.mo.gov

The division launched a new streamlined website that increases usability and focuses on driving and retaining traffic. The switch marks the final step in the modernization of all five of DIFP's websites.



### Disciplinary procedures

To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, put a licensee on probation or order continued education.

The professional licensing boards emphasize the importance of education and continuing education. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.



## 2011 STATS

- Boards and commissions supported: 40
- Professions licensed: 243
- Licensed professionals and businesses: More than 425,000
- Licensing fees collected: \$18.85 million

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# Professional Registration Division

## 2011 ACHIEVEMENTS

### Caring for Missourians: Nurse licensing fees expand educational opportunities

Recommendations by the State Board of Nursing resulted in Gov. Nixon's December announcement of \$1 million in state grants to seven colleges and universities to enhance nurse education programs.



The initiative, part of the Caring for Missourians program, was created in 2011

legislation signed by the Governor and is funded by nurse licensing fees paid to the board. The colleges and universities are:

- Cox College in Springfield
- Mineral Area College in Park Hills
- Ozarks Technical Community College in Springfield
- University of Missouri-Columbia
- University of Missouri-Kansas City
- University of Missouri-St. Louis
- William Jewell College in Liberty



DIFP's Sandy Sebastian, left, and KPRT-AM radio talk show host Elizabeth Williams.

### Educating consumers

Board of Embalmers and Funeral Directors Executive Director Sandy Sebastian went on a Kansas City radio talk show to discuss consumer protections in Missouri's funeral regulations. She and host Elizabeth Williams of Samuel U. Rodgers Health Center talked about consumer rights when buying funerals, entering into preneed funeral contracts and the board's role in regulating the funeral industry.

[pr.mo.gov](http://pr.mo.gov) ➔

### More doctor information available

Thanks to a new law supported by DIFP and signed by Gov. Nixon, Missourians can now find out more information about their doctors from the Board of Healing Arts website. Patients can use the licensee search to learn their doctor's medical school and any specialty area of practice, such as cardiology or pediatrics. In the past, the board was not allowed to release this information.



### New autism law requires licensing of behavior analysts

Licensed for the first time in 2011 were behavior analysts, under Missouri's new autism law. The law requires health insurance companies to provide coverage for certain autism treatments.

The Behavior Analyst Advisory Board now has licensed 123 behavior analysts and 24 assistant behavior analysts.



### 2011 STATS

#### Professional Registration year-end stats

The number of professionals has increased slightly since 2010 while the number of disciplinary actions has decreased by 29 percent.

	LICENSEES	DISCIPLINE INITIATED
2011	426,362	1,751
2010	422,189	2,456
2009	424,619	1,826
2008		1,250

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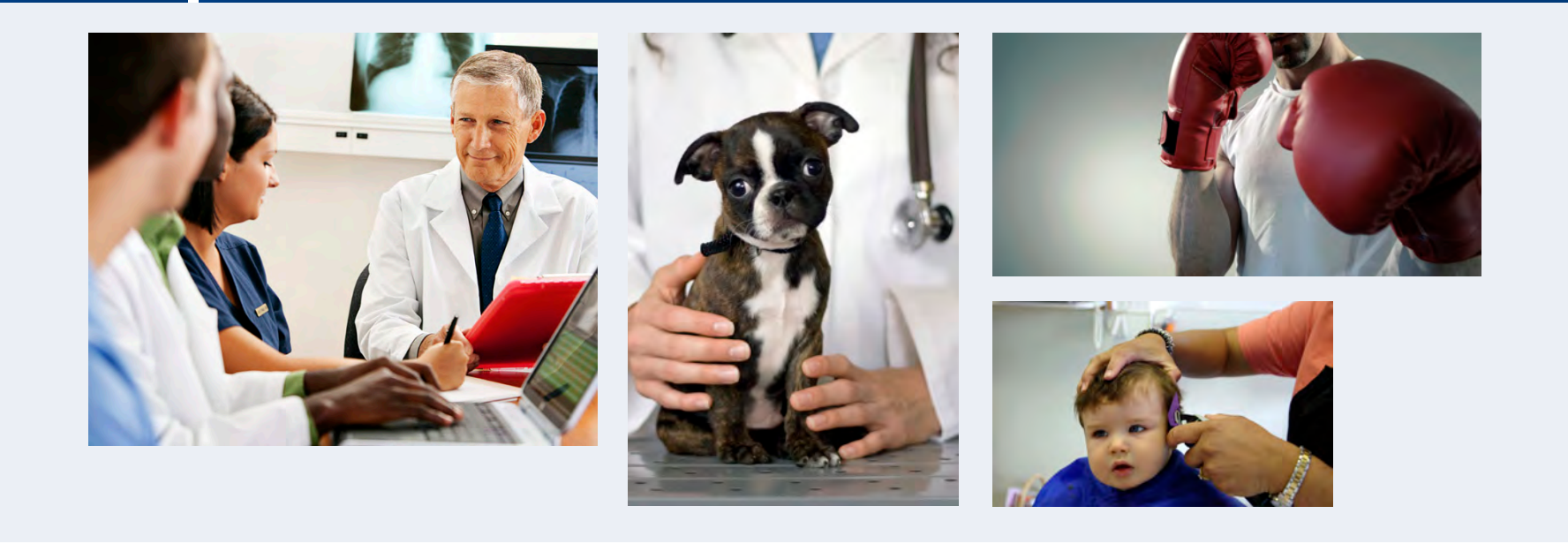
# Professional Registration Division

## PROFESSIONALS REGULATED BY BOARDS AND COMMISSIONS

The state’s professional licensing boards and commissions inspect everything from financial operations of CPAs to hygienic practices of hair salons and tattoo artists to fair treatment of consumers’ finances through preneed funeral contracts. The division regulates 426,362 individuals and companies.

Accountants and accountancy firms	20,286
Acupuncturists	109
Athlete agents	61
Athletics: Professional boxers, wrestlers and mixed martial arts	1,866
Architects, professional engineers, professional land surveyors and landscape architects	24,194
Behavior analysts	138
Chiropractors	2,268
Cosmetologists and barbers	75,738
Professional counselors	4,821
Dentists and dental hygienists	8,841
Dietitians	1,843
Embalmers and funeral directors	6,212
Cemeteries (endowed care)	130
Geologists	874

### OVERSEEING LICENSING BOARDS



<b>Healing arts:</b>	40,107	Marital and family therapists	222	Psychologists	2,159
Physicians and surgeons		Massage therapists	6,619	Real estate appraisers	2,576
Physician assistants		Nurses	125,316	Real estate agents and brokers	43,926
Physical therapists and assistants		Occupational therapists	4,156	Respiratory care practitioners	4,406
Speech language pathologists		Optometrists	1,303	Social workers (clinical)	6,069
Clinical audiologists		Pharmacists, pharmacies and pharmacy technicians	34,163	Tattoo, body piercing and branding artists	1,103
Clinical perfusionists		Podiatrists	351	Veterinarians and vet technicians	4,686
Anesthesiologist assistants		Private investigators	769	<b>TOTAL</b>	<b>426,362</b>
Audiologists					
Athletic trainers					
Hearing instrument specialists	221				
Interior designers	89				
Interpreters	740				



# National leadership

DIFP continues to make a national mark as a leader in state-based regulation. Numerous representatives of the department hold positions in national associations, giving prominent voice to Missouri's common-sense approach to regulation and consumer protection.

## INSURANCE



**Director John Huff** was appointed to the U.S. Financial Stability Oversight Council by the National Association of Insurance Commissioners in September 2010. He is the only state insurance regulator on the council, which was created by federal law to provide, for the first time, comprehensive monitoring to ensure the stability of the nation's financial system. **Above**, he testifies before a U.S. House committee on July 28, 2011.

In November 2011, he was elected chair of the Midwest Zone of NAIC, making him a member of the association's executive committee. The zone includes insurance departments in Missouri, Iowa, Oklahoma, Kansas, Nebraska, Wisconsin, Minnesota, Illinois, Indiana, North and South Dakota, Michigan and Ohio.

Disaster Recovery Coordinator **Lisa Crump** was elected to the Insurance Regulatory Examiners Society Board.



Market Conduct Examiner **Gary Kimball**, left, received the President's Award from the Insurance Regulatory Examiners Society.



## ARCHITECTS, ENGINEERS, SURVEYORS

**Judy Kempker**, executive director of the Board of Architects, Professional Engineers, Professional Land Surveyors and Landscape Architects, is an associate member of three boards: National Council of Architectural Registration Boards; National Council of Examiners for Engineering and Surveying; and Council of Landscape Architectural Registration Boards.

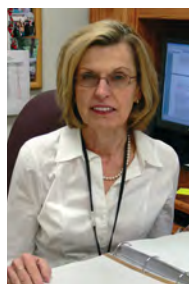


## NURSING

State Board of Nursing Executive Director **Lori Scheidt**, left, was honored by the National Council of State Boards of Nursing, Nurse Licensure Models Committee, for 10 years of service as director of the Board of Nursing. She also serves on that committee. She has served on numerous national and state committees and received a national award for outstanding contribution to nursing regulation, as well as the Missouri Governor's Award for Quality and Productivity.



Registered nurse **Bibi Schultz** was appointed to the Nursing Education Committee of the National Council of State Boards of Nursing.



The National Council of State Boards of Nursing appointed **Debra Funk** as a member of the NCLEX Item Review Subcommittee. NCLEX is the exam nurses must take to be licensed.



## MASSAGE THERAPY

**Loree Kessler** received the President's Award from the American Massage Therapy Association – Missouri chapter. She is executive director of the Board of Therapeutic Massage, Chiropractic Examiners, Marital and Family Therapists and Professional Counselors.



## CPAs

State Board of Accountancy Executive Director **Pamela Ives Hill** was appointed chair for the Executive Director's Committee for the National Association of State Boards of Accountancy. She also serves as executive director liaison to the Board of National Association of State Boards of Accountancy.



## COMBATIVE SPORTS

Combative Sports Administrator **Tim Lueckenhoff** is president of the Association of Boxing Commissioners.



## CONSUMER LENDING

**Joe Crider**, supervisor of consumer credit for the Division of Finance, served as past president of the National Association of Consumer Credit Administrators. He was president in 2009.



## REAL ESTATE

**Janet Carder**, executive director of the Missouri Real Estate Commission, is serving on the board of directors for the Association of Real Estate License Law Officials, an international organization.



## NATIONAL AWARD FOR AUTISM WORK

DIFP in 2011 became the first state insurance department to receive an award from Autism Speaks, the nation's largest advocacy group for autism. The award was presented to DIFP for outstanding implementation of Missouri's autism insurance law, signed by Gov. Nixon in 2010.







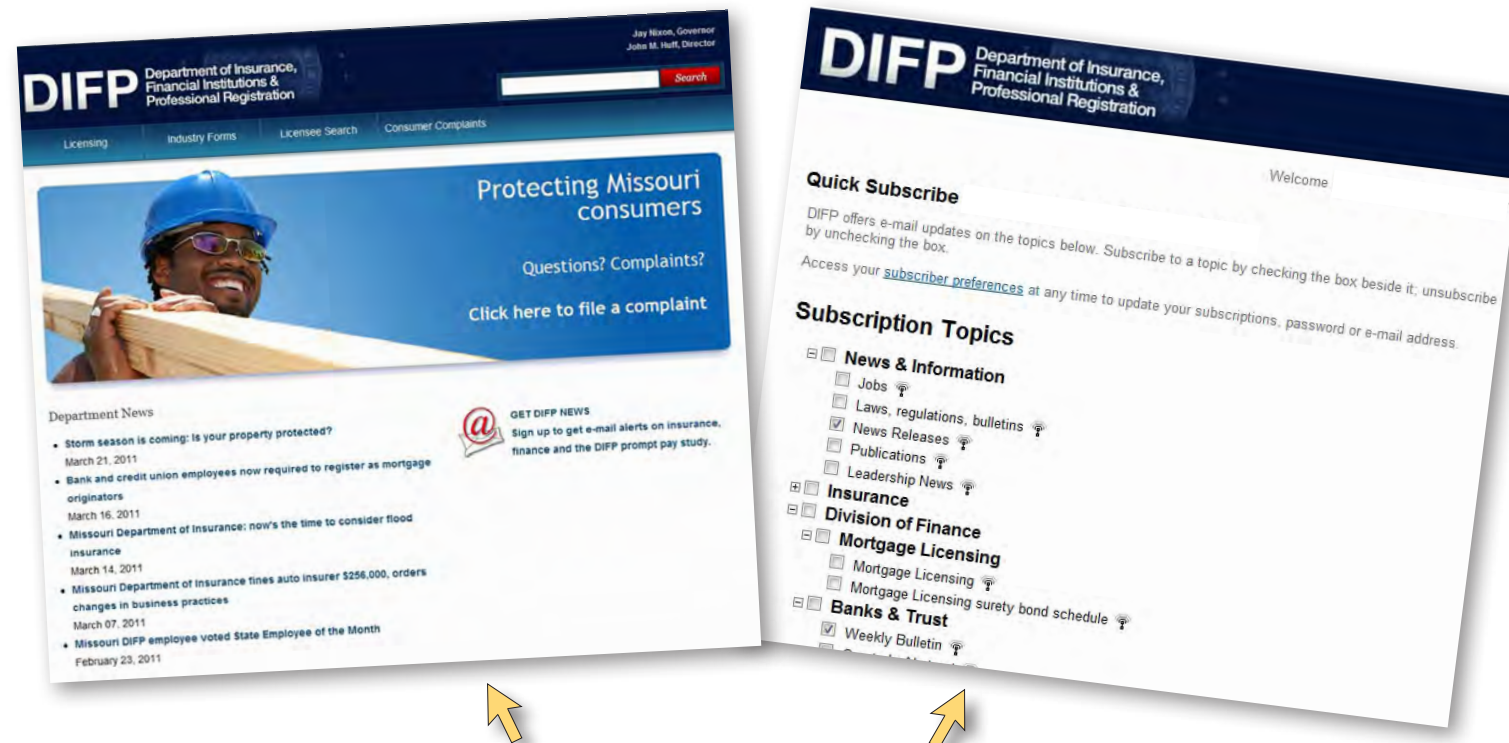
# DIFP

Department of Insurance,  
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## 2011

# Annual Report

UPLOADED MARCH 2012



## Online complaint forms and subscription service

@ **difp.mo.gov**

**File a complaint** against licensed professionals  
such as doctors, nurses and barbers or businesses such as  
insurance companies, banks, credit unions, mortgage brokers, lenders  
and vehicle service contract providers.

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